



PRIVATE AND CONFIDENTIAL

PERSONAL LINES

PERSONAL PROPERTY / PLUS

UNDERWRITING GUIDE

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INTRODUCTION

Personal Lines Division offers insurance for the following products:

- a) Private Car
- b) Commercial Vehicle
- c) Motorcycle
- d) Fire (Dwelling)
- e) Houseowners / Householders
 - P43
 - Secure Home
 - Secure Home Saver
 - Secure Home Package
 - Secure Home Premier
- f) Personal Guard

The above products except for Personal Guard are Tariff regulated. They come with standard rates, policy wordings, extensions and endorsements, which are controlled by Persatuan Insurans Am Malaysia (PIAM).

This underwriting guide will focus on the Personal Property products, which are Fire (Dwelling) and Houseowners/Householders Insurance as well as Personal Guard.

Buildings are classified by their construction type as detailed below:

a) Class 1A

Wall: Fully Brick/Concrete
Roof: Concrete/Tiles/Asbestos

b) Class 1B

Wall: Partly Brick/Concrete and partly non-combustible materials
Roof: Non-combustible materials

c) Class 2

Wall: Partly Brick/Partly Wood or other combustible materials (Not exceeding 50% of total wall area)
Roof: Non-combustible materials

d) Class 3

Wall: 100% timber and/or combustible materials
Roof: Non-combustible and/or combustible materials

Note:

Buildings under Class 1A or 1B or 2 with Belian Shingles roof is subject to additional charge of 0.035% on the basic rate.

FIRE (DWELLING)

Scope of Cover

The Fire Policy provides indemnity for loss or damage to the private dwelling arising from:

- Fire,
- Lightning,
- Explosion (Domestic)

Rates:

Occupation Classification	Construction Class	
	1A	1B
<i>Dwelling</i>		
Detached, Terrace, Link	0.052 %	0.064 %
Flat / Apartment / Condominium	0.052 %	0.064 %
Flat / Apartment / Condominium (if with shops and/or other business not exceeding 20% of total floor area – non hazardous trade)	0.057 %	0.071 %

Cover may include:

- a) Building only or Building with extensions/renovations
- b) Professional Fees
- c) Removal of Debris
- d) Loss of Rent for ___months @ RM_____per month
- e) Furniture, Fixtures and Fittings
- f) Other Contents

Extended Perils

The basic cover may be extended to include the following perils at additional premium:

Perils	Rate
Riot Strike Malicious Damage	0.010 %
Earthquake / Volcanic Eruption	0.010 %
Storm Tempest	0.015 %
Flood	0.086 %
Aircraft Damage	0.005 %
Impact Damage	0.004 %
Bursting or Overflowing of water tanks or pipes	0.005 %
Explosion	0.005 %
Bush Lallang Fire	0.005 %
Subsidence & Landslip	0.081 %
Damage by Falling Trees or branches & other objects	0.010 %

Minimum Premium: RM 60.00

Acceptance:

- a) Building for private dwelling purposes only
- b) Class 1A and 1B Construction
- c) Building age up to 30 years old
- d) Sum Insured not exceeding RM 1,000,000.00

Referral:

- a) Class 2 Construction
- b) Sum Insured exceeding RM 1,000,000.00
- c) Building age exceeding 30 years old

Risks Declined:

- a) Occupancy other than as dwelling
- b) Class 3 Construction
- c) Vacant or unoccupied residences
- d) A previous loss history of frequent or severe losses
- e) Building which is not well maintained and not insured at full value
- f) Buildings under construction or under major renovation

HOUSEOWNERS (BUILDING) INSURANCE – SAFEGUARD

Covers loss or damage to the building occupied as private dwelling including domestic offices, stables, garages and outbuildings caused by:

- a) Fire Lightning Thunderbolt and Subterranean Fire
- b) Explosion
- c) Aircraft and other aerial devices and/or articles dropped therefrom
- d) Impact with any of the buildings by any road vehicles or cattle not belonging to or under the control of the insured or any member(s) of his family
- e) Bursting or overflowing of domestic water tanks, apparatus or pipes
- f) Theft but only if accompanied by actual forcible and violent breaking into or out of the building or any attempt thereat
- g) Hurricane, Cyclone, Typhoon, windstorm
- h) Earthquake, Volcanic Eruption, Tsunami
- i) Flood

Other Contingencies

- a) Rent Insurance

If the building is rendered uninhabitable by any of the perils above, the Company will indemnify the Insured for loss actually incurred but only in respect of the period necessary for reinstatement subject to a limit of 10 % of the Total Sum Insured.

This amount is recoverable in addition to the claim for loss on Building.

- b) Liability to the Public

The Company will indemnify the Insured where he may be held legally liable as owner of the Private Dwelling in respect of accidents caused by a defect in the Building or in the Landlord's fixtures and fittings or walls, gates, fences and trees.

The Company's limit, inclusive of costs, shall not exceed RM 50,000.00.

Rate – for Houseowners Building – Annual Policies

Occupation Classification	Construction Class	
	1A	1B
Dwelling (Attached / Detached)	0.106 %	0.266 %
Flat / Apartment / Condominium	0.109 %	0.286 %

Extended Perils

The cover can be extended to include the following at additional premium:

Perils	Rate
Professional Fees (Adjusters, Surveyors, Architects) - to specify Sum Insured	Same as building rate
Removal of Debris - to specify Sum Insured	Same as building rate
Riot Strike / Malicious Damage	0.010 % of Total SI
Plate Glass (Max value per glass sheet RM 1,000)	0.005 % of the building SI
Subsidence & Landslip	0.081 % of the total SI
Increase Limit of Liability for: i) Building Only Policy: a) RM 100,000 b) RM 250,000 ii) Building and Contents combined policy: a) RM 100,000 b) RM 250,000	 RM 10.00 RM 20.00 RM 20.00 RM 40.00

Minimum Premium: RM 60.00

Acceptance:

- a) Building for private dwelling purpose only
- b) Class 1A and 1B Construction
- c) Building age up to 30 years old
- d) Sum Insured not exceeding RM 1,000,000

Referral:

- a) Class 2 Construction
- b) Sum Insured exceeding RM 1,000,000.00
- c) Building age exceeding 30 years old

Risks Declined:

- a) Occupancy other than as private dwelling
- b) Class 3 Construction
- c) Vacant or unoccupied residences

- d) A previous loss history of frequent or severe losses
- e) Building which is not well maintained and not insured at full value
- f) Buildings under construction or under major renovation

HOUSEHOLDERS (CONTENTS) INSURANCE – SAFEGUARD

Covers loss or damage to household goods and personal effects within a private dwelling caused by:

- a) Fire Lightning Thunderbolt and Subterranean Fire
- b) Explosion
- c) Aircraft and other aerial devices and/or articles dropped therefrom
- d) Impact with any of the buildings by any road vehicles or cattle not belonging to or under the control of the insured or any member(s) of his family
- e) Bursting or overflowing of domestic water tanks, apparatus or pipes
- f) Theft but only if accompanied by actual forcible and violent breaking into or out of the building or any attempt thereat
- g) Hurricane, Cyclone, Typhoon, windstorm
- h) Earthquake, Volcanic Eruption, Tsunami
- i) Flood
- j) Breakage of mirrors other than hand held mirror
- k) Property temporarily removed against peril a – f. Company’s liability is limited to 15% of the total sum insured on contents.

Other Contingencies

- a) Rent Insurance

If the building is rendered uninhabitable by any of the perils above, the Company will indemnify the Insured for loss actually incurred but only in respect of the period necessary for reinstatement subject to a limit of 10 % of the Total Sum Insured.

This amount is recoverable in addition to the claim for loss/damage on Contents.

- b) Liability to the Public

The Company will indemnify the Insured where he may be held legally liable as owner of the Private Dwelling in respect of accidents caused by a defect in the Building or in the Landlord’s fixtures and fittings or walls, gates, fences and trees and/or as a private householder occupying the Private Dwelling in respect of accidents in or about the Private Dwelling.

The Company’s limit, inclusive of cost, shall not exceed RM 50,000.00.

Rate – for Household Contents – Annual Policies

Occupation Classifications	Construction Class	
	1A	1B
Dwelling (Detached/Terrace/Flat & Apartment)	0.500 %	0.612 %

Extended Perils

Perils	Rate
Riot Strike / Malicious Damage	0.010 % of Total SI
Subsidence & Landslip	0.081 % of the total SI
Increased Limit of Liability for : i) Contents Only Policy: a) RM 100,000 b) RM 250,000 ii) Building and Contents combined policy: a) RM 100,000 b) RM 250,000	 RM 10.00 RM 20.00 RM 20.00 RM 40.00

Minimum Premium: RM 60.00

Acceptance:

- a) Building for private dwelling purpose only
- b) Class 1A and 1B Construction
- c) Building age up to 30 years old
- d) Sum Insured not exceeding RM 150,000.

Notes:

- a) Gold, Silver, Platinum Articles, Jewelry and Furs are limited to 1/3 of sum insured on contents.
- b) Any single item exceeding 5 % of the contents value MUST be separately listed.
(Furniture, Pianos, Organs, Hi-Fi equipment, Televisions and the like are excepted)

Referral:

- a) Class 2 Construction
- b) Sum Insured exceeding RM 150,000
- c) Building age exceeding 30 years old

Risks Declined:

- a) Occupancy other than as dwelling
- b) Class 3 Construction
- c) Vacant or unoccupied residences
- d) A previous loss history of frequent or severe losses
- e) Contents represent less than the full value at risk
- f) Contents within buildings under construction or under major renovation

CONTENTS TICKBOX (P43)

Basic home contents cover. Covers listed items only as follows:

- Sofa set
- Dining set
- Beds & mattresses
- Fans, Air-conditioners & Light fittings
- Washing machine
- Refrigerator
- Microwave
- Electrical appliances (kitchen)
- TV, VCD/VCR
- Hi-fi & other audio visual accessories

Plus Points:

- No additional form filling – this is only a tick box in motor FLAS system/proposal form
- Selected items – no average clause
- Security & peace of mind

Sum Insured: RM 28,000

Covers loss or damage to the listed items caused by:

- a) Fire Lightning Thunderbolt and Subterranean Fire;
- b) Explosion;
- c) Aircraft and other aerial devices and/or articles dropped therefrom;
- d) Impact with any of the buildings by any road vehicles or cattle not belonging to or under the control of the insured or any member(s) of his family;
- e) Bursting or overflowing of domestic water tanks, apparatus or pipes;
- f) Theft but only if accompanied by actual forcible and violent breaking into or out of the building or any attempt thereat;
- g) Hurricane, Cyclone, Typhoon, windstorm;
- h) Earthquake, Volcanic Eruption, Tsunami;
- i) Flood.

Other Contingencies

- a) Rent Insurance

If the building is rendered uninhabitable by any of the perils above, the Company will indemnify the Insured for loss actually incurred but only in respect of the period necessary for reinstatement subject to a limit of 10 % of the Total Sum Insured.

This amount is recoverable in addition to the claim for loss/damage on Contents.

- b) Liability to the Public

The Company will indemnify the Insured where he may be held legally liable as owner of the Private Dwelling in respect of accidents caused by a defect in the Building or in the Landlord's fixtures and fittings or walls, gates, fences and trees and/or as a private householder occupying the Private Dwelling in respect of accidents in or about the Private Dwelling.

Rate – for P43 – Annual Policies

Occupation Classifications	Construction Class
	Class 1
Dwelling (Detached/Terrace/Flat & Apartment)	RM 118.00

Acceptance:

- a) Building for private dwelling purpose only
- b) Class 1A and 1B Construction
- c) Building age up to 30 years old
- b) Sum Insured fixed at RM 28,000
- c) Items as listed above

Notes:

- a) **NO** Gold, Silver, Platinum Articles, Jewelry and Furs are covered
- b) **NO** items other than that listed are covered

Risks Declined:

- a) Occupancy other than as dwelling
- b) Class 2 & 3 Construction
- c) Vacant or unoccupied residences
- d) A previous loss history of frequent or severe losses
- e) Contents other than those listed
- f) Contents within buildings under construction or under major renovation
- g) Building age exceeding 30 years old

SECURE HOME

Secure Home – Home Owners (Building)

It covers your private dwelling – house/flat/apartment including fixtures, fittings, garages, garden walls, gates and fences against:

- Fire Lightning Thunderbolt and Subterranean Fire
- Explosion
- Aircraft and other aerial devices and/or articles dropped therefrom
- Impact with any of the buildings by any road vehicles or cattle not belonging to or under the control of the insured or any member(s) of his family
- Bursting or overflowing of domestic water tanks, apparatus or pipes
- Theft but only if accompanied by actual forcible and violent breaking into or out of the building or any attempt thereat
- Hurricane, Cyclone, Typhoon, windstorm
- Earthquake, Volcanic Eruption, Tsunami
- Flood
- Riot Strike Malicious Damage

Extra Features:

- Includes extensions & renovations
- Architects, Surveyors & Consulting Engineers fees (subject to adequacy of the Sum Insured)
- Debris Removal – up to RM2,000
- Reinstatement Value Clause

Other Contingencies

a) Rent Insurance

If the building is rendered uninhabitable by any of the perils above, the Company will indemnify the Insured for loss actually incurred but only in respect of the period necessary for reinstatement subject to a limit of 10 % of the Total Sum Insured.

This amount is recoverable in addition to the claim for loss/damage on Contents.

b) Liability to the Public

The Company will indemnify the Insured where he may be held legally liable as owner of the Private Dwelling in respect of accidents caused by a defect in the Building or in the Landlord's fixtures and fittings or walls, gates, fences and trees and/or as a private householder occupying the Private Dwelling in respect of accidents in or about the Private Dwelling.

Rate – For Building – Annual Policy

Occupation Classification	Construction Class	
	1A	1B
Dwelling (Attached / Detached)	0.116 %	0.276 %
Flat / Apartment / Condominium	0.119 %	0.296 %

Extended Perils

Perils	Rate
Plate Glass (Max value per glass sheet RM 1,000)	0.005 % of Building SI
Increased Limit of Liability for : i) Building Only Policy: a) RM 100,000 b) RM 250,000 ii) Building and Contents combined policy: a) RM 250,000	RM 10.00 RM 20.00 RM 40.00
Alterations, Repairs & Additions (Up to 25% of the SI) - Attached/Detached/Link/Terrace - Apartment/Condominium/Flat	0.0265 % 0.0273 %
Subsidence & Landslip	0.081 %

Minimum Premium: RM 60.00

Acceptance:

- a) Building for private dwelling purpose only
- b) Class 1A and 1B Construction
- c) Building age up to 30 years old
- d) Sum Insured not exceeding RM 1,500,000

Notes:

- a) Survey must be conducted for risk equal or more than RM 3,000,000.

Referral:

- a) Class 2 Construction
b) Sum Insured exceeding RM 1,500,000.00
c) Building age exceeding 30 years old

Declined:

- a) Occupancy other than as dwelling
b) Class 3 Construction
c) Vacant or unoccupied residences
d) A previous loss history of frequent or severe losses
e) Building which is not well maintained and not insured at full value
f) Buildings under construction or under major renovation

Secure Home – Home Contents (Householder Contents)

It covers against:

- Fire Lightning Thunderbolt and Subterranean Fire
- Explosion
- Aircraft and other aerial devices and/or articles dropped therefrom
- Impact with any of the buildings by any road vehicles or cattle not belonging to or under the control of the insured or any member(s) of his family
- Bursting or overflowing of domestic water tanks, apparatus or pipes
- Theft but only if accompanied by actual forcible and violent breaking into or out of the building or any attempt thereat
- Hurricane, Cyclone, Typhoon, windstorm
- Earthquake, Volcanic Eruption, Tsunami
- Flood
- Riot Strike Malicious Damage

Extra Features –

- Loss of Cash – reimbursement up to RM1000
- Replacement of damaged locks & keys – reimbursement up to RM800
- Loss of or damage to your mountain bike/pedal cycles – reimbursement up to RM500
- Cash Assist – up to 5% of Sum Insured. Transportation costs to remove the contents from your house, temporary storage and purchase of basic items
- Repair of doors and windows – reimbursement up to RM1000
- Disaster Cash – RM5000 lump sum payment in the event your home becomes uninhabitable for more than 48 hours as a result of a natural disaster or fire
- Cost of replacing title deeds or legal documents – reimbursement up to RM2500
- Coins, medals and stamp collection – reimbursement up to RM500
- Fire Brigade Charges – reimbursement up to RM1000
- Public Liability – up to RM100,000 or RM250,000
- Damage to Freezer Food – reimbursement up to RM500
- Breakage of Mirrors – reimbursement up to RM500

- Temporary removal of contents – up to 15% of Sum Insured
- Order to Evacuate by Government/Public Authority – 50% of Sum Insured
- Loss or damage to clothing & personal effects of maid – reimbursement up to RM2000
- Jewellery & Personal Valuables – reimbursement up to 1/3 of Sum Insured
- Single item limit - 5 % of the contents value *except furniture, pianos, organs, radios, televisions, hi-fi & the like*
- New for Old Cover – replacement of your old items with brand new items of similar make/model subject to availability
- No Receipts required

Rate:

Type of Cover	Construction Class	
	1A	1B
Without Full Theft	0.70 %	1.00 %
With Full Theft	0.75 %	1.10 %

Extended Perils

The cover can be extended to include the following at additional premium:

Perils	Rate
Increase Limit of Liability for:	
i) Contents only	
a) RM 250,000	RM 20.00
ii) Building and Contents combined:	
a) RM 100,000	RM 20.00
b) RM 250,000	RM 40.00

Minimum Premium: RM 60.00

Acceptance:

- Building for private dwelling purpose only
- Class 1A and 1B Construction
- Building age up to 30 years old
- Sum Insured not exceeding RM 150,000.00

Notes:

- a) Gold, Silver, Platinum Articles, Jewelry and Furs are limited to 1/3 of sum insured on contents.
- b) Any single item exceeding 5 % of the contents value **MUST** be separately listed.
(Furniture, Pianos, Organs, Hi-Fi equipment, Televisions and the like are excepted)
- c) Survey must be conducted for risk equal or more than RM 1,000,000.

Referral:

- a) Class 2 Construction
- b) Sum Insured exceeding RM 150,000.00
- c) Building age exceeding 30 years old

Risks Declined:

- a) Occupancy other than as dwelling
- b) Class 3 Construction
- c) Vacant or unoccupied residences
- d) A previous loss history of frequent or severe losses
- e) Contents which represents less than the full value at risk
- f) Contents within buildings under construction or under major renovation

PERSONAL PROPERTY APPRAISAL PROCESS (INTERNAL USE ONLY)

BUILDING

Sum Insured: > RM3,000,000

Underwriter/Surveyor to arrange with agent to view premises and complete a survey form to be filed with other documents.

Photographs are to be attached.

CONTENTS

1. Total Sum Insured: > RM150,000

Non-auto referral form to be completed and forwarded to Underwriter for approval.

2. Single item exceeding RM10,000

Prior approval from Underwriter is required.

3. Items > RM20,000

Non-auto referral form to be completed and forwarded to Underwriter together with any supporting documents i.e photos, receipts, valuation etc.

4. Personal Valuable > 1/3 of total contents sum insured

Prior approval from Underwriter is required.

5. Fine Art > RM10,000

Prior approval from Underwriter is required.

6. Other valuables > RM10,000

Prior approval from Underwriter is required.

PERSONAL LINES SURVEY FORM
(FOR HOUSEOWNERS/HOUSEHOLDERS/FIRE DWELLING)

1. INSURED:

2. CORRESPONDENCE ADDRESS:

3. CONTACT NO:

4. INSURED'S OCCUPATION AND NATURE OF BUSINESS:

5. LOCATION OF RISK:

6. LOCATION CONDITION (state whether situated on hill, slope, low lying area etc):

7. ACCESS ROAD (state condition of the road, traffic volume, accessibility etc):

8. CONSTRUCTION CLASS:

	Class 1A	Class 1B	Class 2	Class 3
Wall:	Brick Brick/Wood Wood Others (Please specify)			

Roof:	Tiles Metal Sheet / Asbestos Concrete Others (Please specify)			
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9. YEAR BUILT:

10. OCCUPANCY TYPE:

Single Family Dwelling/Attached/Detached
Condominium/Flat
Apartment < 4 units
Apartment > 4 units

11. CONDITIONS OF THE DWELLING:

Good / Regularly maintained
Fair / Seldom maintained
Poor / No maintenance

12. NO OF STOREYS:

13. PREVIOUS LOSSES (State details of loss):

a) State of Loss:

b) Circumstances of Loss (Fire, Break-in etc):

c) Amount of Loss:

14. ELECTRICAL SYSTEM:

A) How are the electrical wiring carried?

Conduit (Please specify type)

Cable Tray

Exposed

Others (Please specify)

B) State the condition of the electrical wiring:

Good

Fair

Poor

C) Any new wiring done?

Yes. When?

No

15. FIRE BRIGADE/POLICE STATION

a) Location of the nearest:

Fire Brigade:

Distance:

Response Time:

Police Station:

Distance:

Response Time:

b) Accessibility:

16. EXPOSURE (State the distance of separation from neighboring building):

Item	Building occupied as?	Construction Class	Distance (Meters)
Left			
Right			
Front			
Back			

17. SECURITY SYSTEM:

i	Sprinkler	Yes	No
ii	Hose Reel	Yes Number:	No
iii	Extinguishers	Yes Number: _____ Type: _____ Location: Next Servicing Date:	No
iv	Hydrant	Number:	Distance from building:
v	Fire/Smoke Detector	Yes Linked to Bomba	No CMS system Others
vi	Burglar Alarm	Yes Linked to Police Station	No CMS system Others
vii	CCTV	Yes	No

18. SURVEYOR'S COMMENT:

19. UNDERWRITER'S COMMENT:

20. SURVEY CONDUCTED BY:

a) Name:

b) Designation:

c) Signature:

d) Date of Survey:

SKETCH PLAN

To :	From :	Date:
Tel:	Tel:	
Fax:	Fax:	

**PERSONAL LINES DIVISION
PERSONAL LINES NON-AUTO REFERRAL FORM
(This is NOT an application for insurance)**

Region: **Malaysia**

Status : () New Line () Renewal () Endorsement

Insured :	Age: -	Policy No.:
Occupation	Effective Date:	
Spouse Name :	Age :	Spouse Occupation:
Residence Address :		

LIMITS OF LIABILITY

Building Sum Insured :	Inspection Replacement Value: (Valuation of Property) (Rebuilding Cost)	
*Contents Sum Insured :		
*Personal Valuables Sum Insured :	Total no. of items :	Largest :
Other items Sum Insured :	Remarks :	
Total Sum Insured at Location :	Total Sum Insured Expiry Term :	

*(Attach List Wherever Possible)

RATING INFORMATION

Annual Building Rate :	Local Authority Limit :	Annual Contents Rate :
Annual Personal Valuables Rate :	Net Rate :	
Any Loading Applied : () Yes () No		

DWELLING INFORMATION

Risk Location :	Update / Renovation :	Year Built :
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Is This Area Subject To :	Construction Class:		
Flood		() Yes	() No
Earthquake or Volcanic Eruption		() Yes	() No
Storm, Tempest		() Yes	() No
Bush / Lallang Fire		() Yes	() No
Subsidence & Landslip		() Yes	() No

<input type="checkbox"/> Detached : Bungalow	Inspection : () Yes () No	Date :
<input type="checkbox"/> Attached : Terrace : Semi D	Fire Prevention : () Yes () No	Fire Extinguisher : #
<input type="checkbox"/> Private Apartment : Condominium	Burglar Alarm : () Yes () No	
Mortgagee (If any):	Type : Central () Police Dept ()	Local () Others ()
Is a safe/vault located on the premises : () Yes () No	If Yes, Where :	
Where is jewellery kept when not in use?		
Which jewellery items are worn regularly?		
What is the approximate number and value of items regularly taken on trips?		

GENERAL INFORMATION

Previous Carrier / Insurance Co :
Losses: () Yes () No If Yes, give details.
Details :
Domestic Servant(s) : () In () Out

ABOUT THE AGENT:	Account No:
Year	Gross Premium (RM)
	Loss Ratio (%)
Remarks:	

Approved

Decline

Underwriter: _____ Date: _____

Underwriting Manager: _____ Date: _____

AVP Personal Lines: _____ Date: _____

Regional Approval: _____ Date: _____

PERSONAL GUARD

The policy provides cover for:

- a) Identity Theft – To recover credit worthiness
- b) Identity Theft – Fraudulent Charges
- c) Loss of cash and/or personal valuables due to theft or robbery
- d) Medical Reimbursement for injury as a result of snatch theft, robbery or assault
- e) Accidental Death and/or Disablement
- f) ATM Withdrawal Protection
- g) Home Protection (Burglary)
- h) Key Replacement
- i) Disaster cash

Age Eligibility

- a) Entry Age – 18 years old to 65 years old
- b) Renewal – Up to 70 years old

Declined Occupation

- a) Armed Forces;
- b) Bodyguard;
- c) Racing Driver or Rider;
- d) Stuntman;
- e) Ship's crew;
- f) Air crew;
- g) Offshore worker;
- h) Diver;
- i) Logger;
- j) Tunneller;
- k) Professional Sportsman;
- l) Miner;
- m) Fireman;
- n) Police; or
- o) Security Guard.

Rate

Annual (RM)	Self	160.00	300.00	500.00
	Self and Spouse	240.00	450.00	750.00

Benefits Table

COVER	LIMIT OF LIABILITY (RM)			EXCESS (RM)
	PLAN 1	PLAN 2	PLAN 3	
Identity Theft – To recover Credit Worthiness / Lost Wages (Daily Limit applicable to Self Employed persons only)	Up to 10,000 / Up to 5,000 / (250.00)	Up to 20,000 / Up to 10,000 / (500.00)	Up to 30,000 / Up to 15,000 / (750.00)	100 / NIL
Identity Theft – For recover of Fraudulent Charges	Up to 5,000	Up to 10,000	Up to 15,000	NIL
Loss of Cash & Valuables due to Theft/Robbery Reimbursement Basis)	Up to 500	Up to 1,500	Up to 3,000	NIL
Medical Reimbursement for treatment of injury due to Snatch Theft/Robbery (per event)	Up to 5,000	Up to 7,500	Up to 10,000	NIL
Accidental Death & Disablement (Lump sum)	50,000	75,000	100,000	NIL
Double Indemnity on AD&D due to Snatch Theft/Robbery (Lump sum)	100,000	150,000	200,000	NIL
ATM Withdrawal Protection (Reimbursement Basis)	Up to 1,000	Up to 3,000	Up to 5,000	NIL
Home Protection (Burglary)	Up to 10,000	Up to 15,000	Up to 25,000	NIL
Key Replacement Cover	Up to 500	Up to 1,000	Up to 2,000	NIL
Disaster Cash (Lump Sum)	3,000	7,000	9,000	NIL